

Kindly enter the following amendments:

In the Claims:

Please substitute the following claim 13 for pending claim 13:

13. (Twice Amended) A computer based method of managing a credit application in a system including a central processor coupled to a communications medium for communicating with a remote application entry and display device that allows entry of the credit application, a remote credit bureau terminal device, and a remote funding source terminal device, the method comprising the steps of:

receiving credit application data from the remote application entry and display device;

obtaining credit report data from at least one remote credit bureau terminal device;

selectively forwarding the credit application data and the credit report data to at least one remote funding source terminal device;

forwarding funding decision data from the at least one remote funding source terminal device to the remote application entry and display device; and

providing insurance or warranty functionality to the remote application entry and display device.

Please substitute the following claim 39 for pending claim 39:

39. (Amended) The method according to claim 17, wherein the remote application entry and display device includes a data entry terminal for manual entry of the credit application data.

Please substitute the following claim 41 for pending claim 41:

103 41. (Amended) The method according to claim 20, wherein the remote application entry and display device includes a data entry terminal for manual entry of the credit application data.

Please substitute the following claim 43 for pending claim 43:

104 43. (Amended) A credit application and routing system comprising:

a processor, wherein the processor is located at a first lender; and

at least one data input terminal for selectively receiving credit application data from applicants at remote locations and forwarding the data to the processor over a communication medium,

wherein said processor executes a program that performs method steps for handling the credit application, the method steps including:

receiving the credit application to allow either manual decisioning of the credit application or manual entry of the credit application into an in-house credit processing system; and

selectively forwarding the credit application to a second lender if said first lender declines to approve the credit application.